

**EXHIBIT 31**

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| Fair Isaac Statement of Work Change Order | Page 1 of 4            |
| Fair Isaac Contract Number:               | Fair Isaac LR# 1493337 |

### Statement of Work Change Order 04

Change Order No. 04, is effective as of October 29th, 2010 ("**Effective Date**"). This Change Order is entered into pursuant to and modifies the Statement of Work ("**SOW**") for Services dated November 11, 2009 by and between Chubb & Son, a division of Federal Insurance Company ("**Client**") and Fair Isaac Corporation ("**Fair Isaac**").

### Background

The parties entered into Appendix 2 whereby Client purchased a block of professional services in the amount of 500 hours for a total fee of \$97,500. The parties agreed that Client could use such hours as needed. Client wishes to utilize the hours specified herein for the following:

Fair Isaac will provide 320 hours of Blaze Advisor consulting assistance to Chubb & Son's Business Rule Management Center of Excellence for the following:

- i. **BRMS Value Statement**—an executive-level overview of the value that BRMS brings to an enterprise. This document may include the following overviews:
  - a. Value to the enterprise
  - b. Benefits to the business community
  - c. Benefits to the IT community
  - d. Added complexities to the business community
  - e. Added complexities to the IT community
  - f. Methodology for balancing complexities vs. benefits
  - g. BRMS Application Lifecycle, showing the long-term ROI realized from upfront investment in quality of analysis, design, and learning curve.
- ii. **Industry Overview**—an executive-level overview of BRMS usage in the Personal Line Insurance industry. This document may include the following overviews:
  - a. **Current Trends:** a synopsis of Blaze Advisor applications within the Personal Lines Insurance industry over the past 12 months (Oct 2009 thru Sept 2010). This synopsis cannot contain client names, project names, or any other potentially identifying information. It may contain
    - Market
    - Application Area for BRMS
    - Description of Application Area for BRMS
    - Project Budget (if known)
    - FICO PS Engagement Model
  - b. **Historical Successes:** a synopsis of application areas within the Personal Lines Insurance industry where BRMS has proven to be both suitable and successful in implementation.
  - c. **Historical Challenges:** a synopsis of application areas within the Personal Lines Insurance industry where BRMS has proven to be either unsuitable or unsuccessful in implementation.
  - d. **BRMS Application Suitability:** guidelines for identifying application areas for BRMS within Client's enterprise, with special focus on Personal Lines Insurance.
- iii. **Rules Taxonomy for Chubb Personal Lines**—a distillation of the Business Rules Taxonomy from Chubb's corporate Business Rules COE for Chubb Personal Lines Insurance (CPI). This document may include the following:
  - a. Overview areas of Chubb COE Taxonomy applicable to CPI
  - b. FICO recommendations for CPI Rule Taxonomy (terms, facts, rules, etc.)



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- c. FICO recommendations for a rule classification schema
  - d. FICO recommendations for rule organization criteria
  - e. Overview of FICO's FIRUP Methodology for traceability of decisioning requirements
  - iv. **Rule Harvesting Methodology**—an overview of FICO's FIRUP Methodology as it applies to the analysis and definition of decisioning requirements. This document may include the following:
    - a. Overview of the Decision Requirements Analysis Workshops (DRAW)
    - b. Overview of the project activities associated with Decision Requirements Analysis
    - c. Overview of the Decision Requirements Diagram (DRD)
    - d. Overview of the Decision Definition Document (DDD)
    - e. Overview of the Supporting Requirements Document (SRD)
    - f. Overview of the Rule Harvesting process and Rule Harvesting Workbooks
    - g. Overview of key ancillary activities associated with Rule Harvesting
      - Unit Test Definition
      - User Acceptance Test (UAT) Definition
      - Rule Maintenance and Extension Requirements
      - RMA User Requirements
      - Rule maintenance roles and responsibilities
      - Release/approval process
  - v. **Underwriting Rules Use Cases**—a catalogue of Hypothetical scenarios (use cases) showing areas of applicability for BRMS within CPI's Underwriting Rules. The details of these use cases will be determined and mutually agreed in collaboration between FICO and Chubb.
  - vi. **Rule Maintenance & Versioning Strategy**—FICO's recommended strategy for Rule Maintenance and Versioning for CPI. FICO will conduct a series of interviews with CPI architects and business leaders to gain an understanding of the issues and concerns that CPI has about maintaining and versioning business rules. FICO will then collaborate with CPI to define a rule maintenance and versioning strategy that addresses those issues and concerns in a way that is aligned with FICO best practices
1. Scope and Tool Assumptions
- i. Fair Isaac will provide 2 levels of detail in the recommendations described above:
    - a. Executive/COE—summary applicable to Client's overall BRMS practices intended for Client's COE
    - b. CPI—specific details applicable to Client's Personal Lines (CPI)
  - ii. Fair Isaac and Client will collaborate and mutually agree to a resource plan by which Fair Isaac will require participation of Client resources in delivery of the Services described above. Client will adhere to that plan.
  - iii. In the course of its performance of Services under this Change Order, Fair Isaac will only provide guidance, mentoring, and best practice consulting to Client's employees (i.e. no third party contractors with whom the Client has sub-contracted)

2. Estimated Fees:

| Description | Product Code | Hours | Hourly Rate (USD) | Amount (USD) |
|-------------|--------------|-------|-------------------|--------------|
|-------------|--------------|-------|-------------------|--------------|



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| Blaze Advisor Consulting Services as described above | 280-OOCN-02 | 320 | \$195                 | USD: \$62,400<br>Pre-paid Under Appendix 2 |
|  |             |     | Total Due             | USD: \$0.00                                |

This Change Order is effective as of the Change Order Effective Date, notwithstanding the signature date below.

Signed by authorized representatives of Fair Isaac and Client.

**FAIR ISAAC CORPORATION**

By: [Signature]  
 Name: Aaron Jaeger  
 Title: Senior Director  
Financial Planning & Analysis  
 Date Signed: 11/8/10

**CHUBB & SON, A DIVISION OF FEDERAL INSURANCE COMPANY**

By: [Signature]  
 Name: MARK GERTHAUME  
 Title: Sr Vice President  
 Date Signed: 10/26/10

|                      |           |                    |
|----------------------|-----------|--------------------|
| Fair Isaac Use Only: |           | Created: 02-May-03 |
| Short Name:          | Client #: | Acct. Exec.:       |
| OE Order #:          | System #: | Royal Blue #:      |
| Sales Approval:      | Notes:    |                    |

Please complete the information on the following page.



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1493337

**INSTRUCTIONS AND CONTACT INFORMATION****Instructions to Client:**

1. *Appropriate corporate officer should execute 2 copies of the document.*
2. *Complete all requested information below:*

**Addresses for Notices:**

|                    | <b>For Client:</b> | <b>For Fair Isaac:</b>   |
|--------------------|--------------------|--|
| <b>Address:</b>    | _____              | Fair Isaac Corporation<br>Attn: Contracts Administrator<br>3661 Valley Centre Drive<br>San Diego, CA 92130<br>Reference Fair Isaac LR #1366249 |
| <b>City/State:</b> | _____              |  |
| <b>Zip/Code:</b>   | _____              | Fax: 858-523-4450  |
| <b>Country:</b>    | _____              |  |
| <b>Attention :</b> | _____              |  |
| <b>Fax:</b>        | _____              |  |

*Complete Information below if different from above:*

|                              | <b>Return executed contract to Client<br/>at:</b> | <b>Send Software to:</b> | <b>Client's Billing<br/>Information:</b> |
|------------------------------|---|--------------------------|--|
| <b>Address:</b>              | _____   | _____                    | _____                                    |
| <b>City/State:</b>           | _____   | _____                    | _____                                    |
| <b>Zip/Code:</b>             | _____   | _____                    | _____                                    |
| <b>Attention :</b>           | _____   | _____                    | _____                                    |
| <b>Phone:</b>                | _____   | _____                    | _____                                    |
| <b>Fax<br/>(optional):</b>   | _____   | _____                    | _____                                    |
| <b>Email<br/>(optional):</b> | _____   | _____                    | _____                                    |

3. *Return 2 completed and executed copies to:*

Fair Isaac Corporation  
Attn: Contracts Administration  
3661 Valley Centre Drive  
San Diego, CA 92130

To expedite, please fax to:  
858-523-4450

Questions? Call 858-369-8259